

1. **SECURITY INTEREST.** A security interest pursuant to California Uniform Commercial Code is hereby created and provided for Bank in and attaches to the personal property (Collateral) described at Paragraph 2 below to secure payment and performance of Debtor's Obligations including the Indebtedness described at Paragraph 3 below.

[illegible]

That certain new, coiled, 20,000 gallon, Class DOT 11A100W-1 tankcar, equipped with 100 - ton roller bearing trucks manufactured by General American Transportation Corporation at Sharon, Pennsylvania, in October, 1971, initialed and numbered RELX 2208, which said tankcar is the subject of Management Contract by and between Debtor and Relco Tank Line, Inc., which said tankcar may be further described by A.A.R. reporting marks or other marks or legend placed thereon by the said Relco.

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3. **INDEBTEDNESS** All debts, obligations and liabilities now or hereafter existing, absolute or contingent of Debtor or any of them to Bank.

4. COLLATERAL LOCATION ~~Railroad rolling stock throughout the Continental United States and connecting lines.~~

5. **PURPOSE** If so indicated, (check applicable box if advances include purchase money) said security interest secures advances or other value given to enable Debtor to acquire all or part of above Collateral for ☐ personal, family or household use, ☐ business, farm or professional use.

Dated 31-16-72

~~3031 American River Drive~~

~~Sacramento, California 95825~~

Debtor's Residence or Chief Place of Business

**CROCKER NATIONAL BANK**

BY: Richard J. Hoff  
Joseph M. Paulsen

~~Joseph M. Pawlowski, M.D.~~

x Gabrielle M. Pawlowski Debtor  
Gabrielle M. Pawlowski

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the integrity of the financial system and for the ability to detect and prevent fraud. The document also notes that records should be kept for a sufficient period of time to allow for a thorough review in the event of an audit.

2. The second part of the document describes the various methods used to collect and analyze data. It includes a detailed discussion of the different types of data that can be collected, such as financial data, operational data, and customer data. It also discusses the various techniques used to analyze this data, including statistical analysis, data mining, and machine learning.

3. The third part of the document discusses the importance of data security and privacy. It notes that data is a valuable asset and that it is essential to take steps to protect it from unauthorized access and use. The document also discusses the various laws and regulations that govern data security and privacy, and the importance of complying with these laws and regulations.

4. The fourth part of the document discusses the importance of data quality. It notes that data that is inaccurate or incomplete can lead to incorrect conclusions and decisions. The document also discusses the various techniques used to ensure data quality, such as data validation, data cleaning, and data auditing.

5. The fifth part of the document discusses the importance of data integration. It notes that data from different sources can be combined to provide a more complete picture of the organization's operations. The document also discusses the various techniques used to integrate data, such as data warehousing, data integration, and data federation.

6. The sixth part of the document discusses the importance of data governance. It notes that data governance is the process of managing the availability, usability, integrity, and security of the data used in an organization. The document also discusses the various components of data governance, such as data policy, data standards, data quality, and data security.

7. The seventh part of the document discusses the importance of data literacy. It notes that data literacy is the ability to understand and use data effectively. The document also discusses the various ways in which data literacy can be developed, such as through training and education.

8. The eighth part of the document discusses the importance of data ethics. It notes that data ethics is the study of the moral principles that govern the use of data. The document also discusses the various ethical issues that arise in the use of data, such as privacy, security, and discrimination.

9. The ninth part of the document discusses the importance of data innovation. It notes that data innovation is the process of using data to create new products and services. The document also discusses the various ways in which data innovation can be fostered, such as through research and development, and through the creation of a data-driven culture.

10. The tenth part of the document discusses the importance of data collaboration. It notes that data collaboration is the process of sharing data between different organizations. The document also discusses the various ways in which data collaboration can be facilitated, such as through data sharing agreements, and through the creation of data commons.